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To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB33

hi

i guess if you want to offer annuities to those who might need them, i think it should be voluntary. i certainly understand the issues that longevity presents.

i think it, however, to force anything on people who have been saving a lifetime and might be forced to do something that does not make sense for them. there are many of us who must save for our own retirement and have no corporate backstop of any kind. we know full well that we must provide for ourselves.

options are fine, but mandatory choices without regard to the individual is innappropriate for those of us who can mange our finances.

david tepper